

Information to identify the case:

Debtor 1	<u>Paul Saulys</u>	Social Security number or ITIN	xxx-xx-8174
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gloria Saulys</u>	Social Security number or ITIN	xxx-xx-3839
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-33771-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Saulys

Gloria Saulys
aka Gloria DiFilippo

3/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Paul Saulys
Gloria Saulys
DebtorsCase No. 14-33771-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 44

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db/jdb +Paul Saulys, Gloria Saulys, 412 Walnut Street, Port Monmouth, NJ 07758-1244
 515337698 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515188683 +Beneficial, Member HSBC Group, PO Box 5896, Carol Stream, IL 60197-5896
 515188684 Best Buy, PO Box 71106, Charlotte, NC 28272-1106
 515243247 Carolinas Medical Center, PO Box 32861, Charlotte, NC 28232-2861
 515188685 +Carolina Hospitalist Group, 1000 Blythe Blvd, Charlotte, NC 28203-5812
 515188686 +Carolinas Healthcare System, C/O Mericredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
 515188688 +Celentino, Stadmauer, LP, 1035 Route 40 East, POB 2594, Clifton, NJ 07015-2594
 515188689 +Charlotte Radiology, 1000 Blythe Blvd, Charlotte, NC 28203-5812
 515188690 +Dennis McCarthy, PO Box 4252, Middletown, NJ 07748-3905
 515188691 +EMP Of Mecklenburg County, 2001 Vail Avenue, Charlotte, NC 28207-1248
 515188694 +High Focus Center, 299 Market Street Suite 130, Saddle Brook, NJ 07663-5321
 515188696 Internal Revenue Service, Department Of The Treasury, Andover, MA 01810
 515188698 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 515188699 +Law Firm Of Allan C. Smith, PC, 1276 Veterans Hwy. Suite E-1, Bristol, PA 19007-2597
 515188700 +Mecklenburg County EMS Agency, C/O MEDIC, PO Box 741033, Atlanta, GA 30374-1033
 515188701 +Meridian Trauma Center, C/O ACB Receivables, 19 Main Street, Asbury Park, NJ 07712-7012
 515188703 +Robert J. Damurhan DMD, 108 Locust Avenue, West Long Branch, NJ 07764-1658
 515188707 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, PO Box 283, Trenton, NJ 08695)
 515188704 +Saint Barbaras Health, Damurjian, Robert, 108 Locust Avenue, W. Long Branch, NJ 07764-1658
 515188705 +Speacialized Health, PO Box 28, Keyport, NJ 07735-0028
 515188708 +Stern & Associates, PA, PO Box 14899, Grenenboro, NC 27415-4899
 515389988 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872
 515188692 EDI: BANKAMER.COM Mar 11 2020 03:48:00 FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019
 515188682 EDI: BANKAMER.COM Mar 11 2020 03:48:00 BankAmericard, PO Box 15019, Wilmington, DE 19886-5019
 515188681 EDI: BANKAMER.COM Mar 11 2020 03:48:00 Bank Of America, PO Box 15220, Wilmington, DE 19886-5220
 515210407 E-mail/PDF: resurgentbknofications@resurgent.com Mar 11 2020 00:42:50 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
 515188687 +E-mail/Text: wendy.vien@diligentllc.com Mar 11 2020 00:41:33 Carolinas Pathology Group, 1000 Blythe Blvd, Charlotte, NC 28203-5871
 515188693 +EDI: HFC.COM Mar 11 2020 03:48:00 HFC, PO Box 5233, Carol Stream, IL 60197-5233
 515188695 +EDI: HFC.COM Mar 11 2020 03:48:00 HSBC, PO Box 5233, Carol Stream, IL 60197-5233
 515224929 +EDI: IRS.COM Mar 11 2020 03:48:00 Internal Revenue Service, PO Box 7436, Philadelphia, PA 19101-7436
 515387196 +E-mail/Text: ebn@rwjbh.org Mar 11 2020 00:40:40 Monmouth Medical Center, 300 Second Avenue, Long Branch, NJ 07740-6395
 515188702 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery, 120 Corporate Blvd. Suite 100, Norfolk, VA 23502
 515390771 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, c/o Bank Of America, POB 41067, Norfolk VA 23541
 515390983 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
 515188706 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Mar 11 2020 00:40:21 State Farm, One State Farm Drive, Concordville, PA 19339-0001
 515735056 EDI: RMSC.COM Mar 11 2020 03:48:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 515243001 EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank N.A., PO Box 10438, Des Moines, IA 50306-0438
 515393936 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank NA, Att: Bankruptcy Dept, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
 515188710 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Financial National Bank, PO Box 10425, Des Moines, IA 50306-0425
 515188711 EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 21

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: Mar 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
515288801* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
515188697 ##+Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730
515188709 ##+Wells Fargo Dealer Services, PO Box 3599, Rancho Cucamonga, CA 91729-3599
TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 10, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer
Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Patrick Moscatello on behalf of Joint Debtor Gloria Saulys moscatellolaw1@gmail.com,
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
Patrick Moscatello on behalf of Debtor Paul Saulys moscatellolaw1@gmail.com,
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

TOTAL: 7